Comparison - City of Boston vs. GIC Plan Design*

	City of Boston - Current	City of Boston - FY13	GIC
	Harvard Pilgrim HMO	Harvard Pilgrim HMO	Harvard Pilgrim PPO*
	In-Network	In-Network	In-Network
Deductible	\$0	\$0	\$250 Member \$750 Family not apply to OV, Rx
Office Visits (PCP)	\$10 copay	\$15 copay	\$20 copay
Office Visits (Specialist)	\$10 copay	\$25 copay	Tier 1: \$20 copay Tier 2: \$35 copay Tier 3: \$45 copay Out-of-State \$35
Emergency Room Visits	\$30 copay	\$100 copay	\$100 copay
Inpatient Hospital	\$0	\$0	Tier 1: \$250 copay Tier 2: \$500 copay Tier 3: \$750 copay Max 4 per person/yr
Outpatient Hospital (Surgery)	\$0	\$0	\$150 copay Max 4 per person/yr
High End Radiology	\$0	\$0	\$100
Prescription Drugs Retail (30-day)	\$5 - Generic \$10 - Brand/Formulary \$25 - Brand/Non-Formulary	\$10 - Generic \$25 - Brand/Formulary \$45 - Brand/Non-Formulary	\$10 - Generic \$25 - Brand/Formulary \$50 - Brand/Non-Formulary
Prescription Drugs Mail (90-day)	\$10 - Generic \$20 - Brand/Formulary \$75 - Brand/Non-Formulary	\$20 - Generic \$50 - Brand/Formulary \$100 - Brand/Non-Formulary	\$20 - Generic \$50 - Brand/Formulary \$110 - Brand/Non-Formulary

^{*}Out of Network benefits not shown